

Certificate Number: 05781-PAM-DE-032801328
Bankruptcy Case Number: 19-01430



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 10, 2019, at 1:34 o'clock PM PDT, Frances Cандerozzi completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 10, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President